

In re:
Kelvin Evangelista Gutierrez
Debtor

Case No. 21-12608-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 07, 2022

User: admin
Form ID: 318

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db	+ Kelvin Evangelista Gutierrez, 230 E. Ettwein Street, Bethlehem, PA 18018-4137
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14637859	+ Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14637861	+ CENLAR/Central Loan, Attn: Bankruptcy, PO Box 77404, Ewing, NJ 08628-6404
14637867	+ Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400
14637869	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
14637873	+ Suntrust/Greensky/The Home Depot, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jan 08 2022 04:43:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	Jan 08 2022 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 07 2022 23:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14637859	+ Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 23:54:49	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14637860	+ Email/Text: bankruptcy@capvs.com	Jan 07 2022 23:42:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
14637863	+ EDI: DISCOVER.COM	Jan 08 2022 04:43:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14637864	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 07 2022 23:42:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
14637865	+ EDI: IIC9.COM	Jan 08 2022 04:43:00	I C System, Attn: Bankruptcy, 444 Highway 96 East, Saint Paul, MN 55127-2557
14637866	EDI: IRS.COM	Jan 08 2022 04:43:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA

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14637862	EDI: JPMORGANCHASE	Jan 08 2022 04:43:00	19101-7346 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14637868	+ Email/Text: electronicbkydocs@nelnet.net	Jan 07 2022 23:42:00	Nelnet, Attn: Bankruptcy Claims, PO Box 82505, Lincoln, NE 68501-2505
14637871	+ Email/Text: paparalegals@pandf.us	Jan 07 2022 23:42:00	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14637872	EDI: PENNDEPTREV	Jan 08 2022 04:43:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Dept, PO Box 280946, Harrisburg, PA 17128-0946
14637872	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2022 23:42:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Dept, PO Box 280946, Harrisburg, PA 17128-0946
14637874	+ EDI: WTRRN BANK.COM	Jan 08 2022 04:43:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14637875	+ EDI: WFFC.COM	Jan 08 2022 04:43:00	Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14637870	##+	Patenaude & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2022 at the address(es) listed below:

Name	Email Address
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Debtor Kelvin Evangelista Gutierrez zzawarski@zawarskilaw.com

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Kelvin Evangelista Gutierrez</u>	Social Security number or ITIN	xxx-xx-5005
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-12608-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kelvin Evangelista Gutierrez

1/6/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.